

April 5, 2006

Dear Distinguished Judges, I would like to thank you for taking the time to read my thoughts on Wal-Mart becoming a banking center. I believe that Wal-Mart is striving to be all things to all people and although they have done a great job growing so far, I believe they are becoming too monopolistic. There are way too many small companies feeling the pinch put on by Wal-Mart. I like the fact that I have a small bank in my town. I know almost every one of their 50 employees and when I go into that bank I am recognized and spoken to by several of the employees. I don't think I will have the same results with a bank at Wal-Mart. I have good reason to believe this. I did at one time know almost every store owner and employee in the small stores in my town. I venture to say I don't know 5% of the Wal-Mart employees who work in Madisonville. Wal-Mart has caused the closing of almost every small Mom and Pop store in town over the years.

Thanks again for reading my thoughts on this very

Dan Buie